

Exhibit 4

Settlement Statement

Transaction without Sellers

Name & Address of Borrower: REBECCA J. PICARD and JOHN J. PICARD 5214 BECKY DR, PITTSBURG, PA 15236		Name & Address of Lender: COMMUNITY BANK OF NORTHERN VIRGINIA 11417 SUNSET HILLS RD. STE#228 RESTON, VA 20190	
Property Location: (If different from address) 5214 BECKY DR PITTSBURG, PA 15236		Settlement Agent: TITLE AMERICA	
Loan Number: BCJCH-147392		Place of Settlement: 11417 SUNSET HILLS RD STE#105, Reston, VA 20190	
		Settlement Date: November 30, 1999	
		Disbursement Date: December 6, 1999	

L. SETTLEMENT CHARGES				M. DISBURSEMENT TO OTHERS	
800	Items Payable in Connection with Loan			1501. CONSECO FINANCE SERVICING CORP.	21,218.45
801.	Loan origination fee to COMMUNITY BANK OF NORTHERN VIRGINIA	3,832.00			
802.	Loan discount to COMMUNITY BANK OF NORTHERN VIRGINIA	2,155.50		1502. CITIBANK VISA	
803.	Appraisal fee to (PAID \$175.00)	175.00			5,938.00
804.	Credit report to			1503.	
805.	Inspection fee to				
806.	Mortgage insurance application fee to			1504.	
807.	Application Fee to COMMUNITY BANK OF NORTHERN VIRGINIA	95.00			
808.				1505.	
809.					
810.				1506.	
811.	Underwriting Fee to COMMUNITY BANK OF NORTHERN VIRGINIA	185.00			
900.	Items Required by Lender to be Paid in Advance			1507.	
901.				1508.	
902.	Mortgage insurance premium for months to			1509.	
903.					
904.				1510.	
1000.	Reserves Deposited with Lender				
1001.	Hazard insurance mos. @ \$ per mo.			1511.	
1002.	Mortgage insurance mos. @ \$ per mo.				
1003.	City property taxes mos. @ \$ per mo.			1512.	
1004.	Cnty. property taxes mos. @ \$ per mo.				
1005.	Annual assessments mos. @ \$ per mo.			1513.	
1006.					
1007.				1514.	
1008.					
1009.				1515.	
1100.	Title Charges				
1101.	Settlement or closing fee to TITLE AMERICA, LLC	250.00		1520 TOTAL DISBURSED (Enter on line 1603)	27,156.45
1102.	Abstract or title search to TITLE AMERICA, LLC	50.00			
1103.	Title examination to TITLE AMERICA, LLC	300.00			
1104.	Title insurance binder to				
1105.	Document preparation to				
1106.	Notary fees to				
1107.	Attorneys' fees to (includes above item numbers)				
1108.	Title insurance to (includes above item numbers)				
1109.	Lender's coverage \$			N. NET SETTLEMENT	
1110.	Owners Coverage \$			1600. Loan Amount	47,900.00
1111.	Overnight Fee to TITLE AMERICA, LLC	25.00			
1112.	Document Review to TITLE AMERICA, LLC	260.00		1601. Plus Cash/Check from Borrower	175.00
1113.	Processing Fee to TITLE AMERICA, LLC	250.00			
1200.	Government Recording and Transfer Charges			1602. Minus Total Settlement Charges (line 1400)	7,619.00
1201.	Recording Fees to ALLEGHENY COUNTY RECORDER OF DEEDS	41.50		1603. Minus Total Disbursements to Others (line 1520)	27,156.45
1202.					
1203.				1604. Equals Disbursements to Borrower (after expiration of any applicable rescission period required by law)	13,299.55
1204.					
1205.					
1400.	Total Settlement Charges (enter on line 1602)				
		7,619.00			

Borrower's Signature
REBECCA J. PICARD

Borrower's Signature
JOHN J. PICARD

Borrower's Signature

Borrower's Signature